

<i>SERFF Tracking Number:</i>	<i>MUTM-125635060</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38888</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS05I Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS05I.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40771</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40771</i>		

## Filing at a Glance

Company: United of Omaha Life Insurance Company

Product Name: Medicare Supplement      SERFF Tr Num: MUTM-125635060 State: ArkansasLH

Advertising - AFN40771

TOI: MS05I Individual Medicare Supplement -      SERFF Status: Closed      State Tr Num: 38888  
Standard Plans

Sub-TOI: MS05I.001 Plan A

Co Tr Num: EMY SANDBERG

State Status: Filed-Closed

Filing Type: Advertisement

Co Status:

Reviewer(s): Stephanie Fowler

Author: Emy Sandberg

Disposition Date: 06/09/2008

Date Submitted: 05/05/2008

Disposition Status: Filed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: Medicare Supplement Advertising

Status of Filing in Domicile:

Project Number: AFN40771

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 06/09/2008

State Status Changed: 06/09/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC # 261-69868

FEIN #47-0322111

United of Omaha Life Insurance Company

Medicare Supplement Advertising

Newspaper Ad: AFN40771

SERFF Tracking Number: MUTM-125635060 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38888  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - AFN40771  
Project Name/Number: Medicare Supplement Advertising/AFN40771

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

We request that any information in brackets be considered variable. A Memorandum of Variable Material describing the variable items is attached.

Your notice of acceptance of this filing will be greatly appreciated.

Sincerely,

Mike Trebold  
Product & Advertising Compliance Consultant  
Regulatory Affairs  
Phone: 402-351-2435  
Fax: 402-351-5298  
E-mail: [advfilings@mutualofomaha.com](mailto:advfilings@mutualofomaha.com)

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## Company and Contact

### Filing Contact Information

Mike Trebold, Product & Advertising Compliance Consultant  
Regulatory Affairs  
Omaha, NE 68175  
[mike.trebold@mutualofomaha.com](mailto:mike.trebold@mutualofomaha.com)  
(402) 351-2654 [Phone]  
(402) 351-5298[FAX]

### Filing Company Information

United of Omaha Life Insurance Company	CoCode: 69868	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Life Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6420 ext. [Phone]	FEIN Number: 47-0322111	

<i>SERFF Tracking Number:</i>	<i>MUTM-125635060</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38888</i>
<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40771</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40771</i>		

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SERFF Tracking Number:	MUTM-125635060	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	38888
Company Tracking Number:	EMY SANDBERG		
TOI:	MS05I Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS05I.001 Plan A
Product Name:	Medicare Supplement Advertising - AFN40771		
Project Name/Number:	Medicare Supplement Advertising/AFN40771		

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25.00 per advertisement
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
United of Omaha Life Insurance Company	\$25.00	05/05/2008	20094949

SERFF Tracking Number:	MUTM-125635060	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	38888
Company Tracking Number:	EMY SANDBERG		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement Advertising - AFN40771		
Project Name/Number:	Medicare Supplement Advertising/AFN40771		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	06/09/2008	06/09/2008

### Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	05/19/2008	05/19/2008	Karen Howland	06/06/2008	06/06/2008

<i>SERFF Tracking Number:</i>	<i>MUTM-125635060</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40771</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40771</i>		

## Disposition

Disposition Date: 06/09/2008

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	MUTM-125635060	State:	Arkansas
Filing Company:	United of Omaha Life Insurance Company	State Tracking Number:	38888
Company Tracking Number:	EMY SANDBERG		
TOI:	MS051 Individual Medicare Supplement - Standard Plans	Sub-TOI:	MS051.001 Plan A
Product Name:	Medicare Supplement Advertising - AFN40771		
Project Name/Number:	Medicare Supplement Advertising/AFN40771		

Item Type	Item Name	Item Status	Public Access
Supporting Document (revised)	Memorandum of Varibility	Filed	Yes
Supporting Document	Memorandum of Varibility		Yes
Supporting Document	Sample of ad	Filed	Yes
Form	Medicare Supplement Newspaper Advertisement	Filed	Yes

SERFF Tracking Number: MUTM-125635060 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38888  
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TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - AFN40771  
Project Name/Number: Medicare Supplement Advertising/AFN40771

## Objection Letter

Objection Letter Status Pending Industry Response  
Objection Letter Date 05/19/2008  
Submitted Date 05/19/2008  
Respond By Date 06/19/2008

Dear Mike Trebold,

This will acknowledge receipt of the captioned filing.

AR Code Ann. 23-79-109(a)(4) states, "all Medicare supplement rates shall be based on a composite age basis only, and shall not be based on any age banding or other groupings." With that being said, please remove the "Age" column, as it would not be appropriate.

Please feel free to contact me if you have questions.

Sincerely,  
Stephanie Fowler

## Response Letter

Response Letter Status Submitted to State  
Response Letter Date 06/06/2008  
Submitted Date 06/06/2008

Dear Stephanie Fowler,

### Comments:

### Response 1

Comments: NAIC #261-69868  
FEIN #47-0322111  
United of Omaha Life Insurance Company  
Medicare Supplement Advertising  
Newspaper Ad: AFN40771

This letter is in response to your Objection Letter dated May 19, 2008.



SERFF Tracking Number: MUTM-125635060 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38888  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - AFN40771  
Project Name/Number: Medicare Supplement Advertising/AFN40771

In your letter you asked us to remove the "Age" column per AR Code Ann. 23-79-109(a)(4). -- AR was inadvertently left off of the Memo of Variability (I've attached a revised version). Because the Home Office is responsible for customizing each advertisement prior to it's use, the state specific layout and disclosures would be correct. I have attached a sample of what the advertisement would look like when used in Arkansas.

Your further review and approval of this submission will be most appreciated.

Thank you.

**Changed Items:**

**Supporting Document Schedule Item Changes**

Satisfied -Name: Memorandum of Variability

Comment:

Satisfied -Name: Sample of ad

Comment: Attached is a sample of what the advertisement would look like when used in Arkansas.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Sincerely,  
Emy Sandberg

SERFF Tracking Number: MUTM-125635060 State: Arkansas

Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38888

Company Tracking Number: EMY SANDBERG

TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans

Product Name: Medicare Supplement Advertising - AFN40771

Project Name/Number: Medicare Supplement Advertising/AFN40771

## Form Schedule

Lead Form Number: AFN40771

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed	AFN40771	Advertising	Medicare Supplement Newspaper Advertisement	Initial			AFN40771.pdf

# Shopping for a Medicare supplement insurance policy?

## Low Rates + Superior Service = Great Value for You

Medicare Supplement Rates from United of Omaha Life Insurance Company

[State, ZIP Code or ZIP Code Beginning With]	Age	Monthly Premium* [Plan Name]
	[Age]	[Rate]
	[Age]	[Rate]
	[Age]	[Rate]

[\*Appropriate State Rate Disclosure]

You expect personal service and we deliver it to you well after the sale. For your free no-obligation rate quote on a United of Omaha Medicare supplement insurance policy, call today!

[Name  
Phone Number]



Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent. These policies have exclusions, reductions and limitations. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

AFN40771

UNITED of OMAHA LIFE INSURANCE COMPANY  
A MUTUAL of OMAHA COMPANY

<i>SERFF Tracking Number:</i>	<i>MUTM-125635060</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>United of Omaha Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>38888</i>
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	<i>Standard Plans</i>		
<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40771</i>		
<i>Project Name/Number:</i>	<i>Medicare Supplement Advertising/AFN40771</i>		

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: MUTM-125635060 State: Arkansas  
Filing Company: United of Omaha Life Insurance Company State Tracking Number: 38888  
Company Tracking Number: EMY SANDBERG  
TOI: MS051 Individual Medicare Supplement - Sub-TOI: MS051.001 Plan A  
Standard Plans  
Product Name: Medicare Supplement Advertising - AFN40771  
Project Name/Number: Medicare Supplement Advertising/AFN40771

## Supporting Document Schedules

**Review Status:**  
**Satisfied -Name:** Memorandum of Variability Filed 06/09/2008  
**Comments:**  
**Attachments:**  
AFN40771 (MoV) (Clean) - AR.pdf  
AFN40771 (MoV) (AR Inquiry).pdf

**Review Status:**  
**Satisfied -Name:** Sample of ad Filed 06/09/2008  
**Comments:**  
Attached is a sample of what the advertisement would look like when used in Arkansas.  
**Attachment:**  
AFN40771 (table for AR).pdf

## VARIABLE MATERIAL FOR ADVERTISING FORM AFN40771

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

### Section

#### Rate Chart

### Explanation

Header Rows:

1. Column 3 - Input a plan approved in the state or Zip code chosen.

Bottom Rows:

1. Column 1- Input ZIP code(s) or state where ad approved.
2. Column 2 - Choose an age 65 or older
3. Columns 3 - Input corresponding rate for the age, plan and state/or Zip code(s)

#### State Rate Disclosures

**AR** - Sample Base Rates; Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

**IL, MI, NV, OH, TN** - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

**WV** - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); rates are subject to change. Lower rates may apply, if eligible.

**SC** - Sample Base Rates: Female rates (male rates may be higher); Preferred rates (standard rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.

## VARIABLE MATERIAL FOR ADVERTISING FORM AFN40771

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

<u>Section</u>	<u>Explanation</u>
Rate Chart	<p>Header Rows:</p> <ol style="list-style-type: none"><li>1. Column 3 - Input a plan approved in the state or Zip code chosen.</li></ol> <p>Bottom Rows:</p> <ol style="list-style-type: none"><li>1. Column 1- Input ZIP code(s) or state where ad approved.</li><li>2. Column 2 - Choose an age 65 or older</li><li>3. Columns 3 - Input corresponding rate for the age, plan and state/or Zip code(s)</li></ol>
State Rate Disclosures	<p><b>AR - Sample Base Rates; Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.</b></p> <p>IL, MI, NV, OH, TN - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.</p> <p>WV - Sample Base Rates: Female rates (male rates may be higher); Nontobacco rates (tobacco rates may be higher); rates are subject to change. Lower rates may apply, if eligible.</p> <p>SC - Sample Base Rates: Female rates (male rates may be higher); Preferred rates (standard rates may be higher); Rates are subject to change and vary by ZIP code. Lower rates may apply, if eligible.</p>

# *Shopping for a Medicare supplement insurance policy?*

## **Low Rates + Superior Service = Great Value for You**

Medicare Supplement Rates from United of Omaha Life Insurance Company

	<b>Age</b>	<b>Monthly Premium*</b>

You expect personal service and we deliver it to you well after the sale. For your free no-obligation rate quote on a United of Omaha Medicare supplement insurance policy, call today!

**[Name**  
**Phone Number]**



Medicare supplement insurance is underwritten by United of Omaha Life Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175. Policy forms UM1, UM2, UM3, UM4, UM5 or state equivalent. These policies have exclusions, reductions and limitations. Neither United of Omaha Life Insurance Company nor its Medicare supplement insurance policies are connected with or endorsed by the U.S. government or the federal Medicare program.

AFN40771

**UNITED of OMAHA LIFE INSURANCE COMPANY**  
**A MUTUAL of OMAHA COMPANY**



<i>SERFF Tracking Number:</i>	<i>MUTM-125635060</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>EMY SANDBERG</i>		
<i>TOI:</i>	<i>MS051 Individual Medicare Supplement -</i>	<i>Sub-TOI:</i>	<i>MS051.001 Plan A</i>
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<i>Product Name:</i>	<i>Medicare Supplement Advertising - AFN40771</i>		
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## Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

<b>Original Date:</b>	<b>Schedule</b>	<b>Document Name</b>	<b>Replaced Date</b>	<b>Attach Document</b>
No original date	Supporting Document	Memorandum of Varibility	05/05/2008	AFN40771 (MoV).pdf

## VARIABLE MATERIAL FOR ADVERTISING FORM AFN40771

*The following information in the aforementioned advertisement is bracketed to denote variable material.*

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